



AF/2177 61

Patents

IN THE UNITED STATES PATENT AND TRADEMARK OFFICE

IN RE APPLICATION OF: **Chapman, et al.**)
SERIAL NO.: **09/852,597**)
FILED: **May 10, 2001**)
FOR: **Systems and Methods for**)
Notifying a Consumer of Changes)
Made to a Credit Report)

ART UNIT: **2177**

EXAMINER: **Rayyan, Susan**

RECEIVED

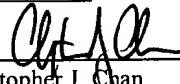
AUG 10 2004

Technology Center 2100

Attorney Docket No.: E1001/251209

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Christopher J. Chan

Commissioner for Patents
P.O. Box 1450
Alexandria, VA 22313-1450

AMENDMENT AND RESPONSE UNDER 37 C.F.R. 1.116

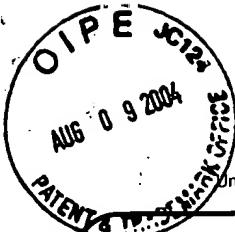
Madam:

In response to the final Office Action mailed on May 10, 2004, Assignee submits the enclosed remarks. Kindly consider the appended remarks.

Amendments to the Claims are reflected in the listing of claims which begins on page 2 of this paper.

Remarks begin on page 9 of this paper.

Conclusion begins on page 16 of this paper.



TRANSMITTAL FORM

(to be used for all correspondence after initial filing)

Total Number of Pages in This Submission

Application Number 09/852,597

Filing Date

May 10, 2001

First Named Inventor

Chapman, et al.

Art Unit

2177

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Examiner Name

Rayyan, Susan

Technology Center 2100

Total Number of Pages in This Submission

18

Attorney Docket Number

E1001/251209

ENCLOSURES (check all that apply)

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<table border="1"> <tr> <td>Remarks</td> </tr> </table>			Remarks
Remarks			

SIGNATURE OF APPLICANT, ATTORNEY, OR AGENT

Firm or Individual name	Christopher J. Chan, Reg. No. 44,070 Kilpatrick Stockton LLP
Signature	
Date	August 5, 2004

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Signature		Date	August 5, 2004

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